

FORM P-16

FIFTH SUPPLEMENTAL
INFORMATION DISCLOSURE STATEMENTATTY. DOCKET NO.
2176.0010003APPLICATION NO.
09/354,802INVENTOR
Richard Marc LIBMANFILING DATE
July 16, 1999ART UNIT
3624

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE
	AA						
	AB						
	AC						
	AD						
	AE						
	AF						
CA	AG6	6,076,068	06/2000	DeLapa <i>et al.</i>			
GA	AH6	6,611,811 B1	08/2003	Deaton <i>et al.</i>			
	AI						
	AJ						

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION
	AK						Yes No
	AL						Yes No
	AM						Yes No
	AN						Yes No

OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

CA	AO	9	AT&T Universal Gold MasterCard, April 1993, 8 pages.
GA	AP	9	AT&T Universal MasterCard, April 1993, 8 pages.
CA	AQ	9	Ford Citibank MasterCard billing statements, February 1995, 2 pages.
CA	AR	9	Stanfed Financial Services, Inc., "BiWeekly Advantage Plan," home mortgage payment acceleration, July 30, 1993, 6 pages.

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.



FORM PTO-1449

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	AK						Yes No
	AL						Yes No
	AM						Yes No
	AN						Yes No

OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

	AQ	10	America's Mortgage Servicing, Inc., unemployment insurance, March 6, 1992, 4 pages.				
	AP						
	AQ						
	AR						

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